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PATENT  
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On April 11, 2002

TOWNSEND and TOWNSEND and CREW LLP

By: Sara B. McPeak

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Robert Degen et al.

Application No.: 10/091,000

Filed: March 4, 2002

For: MONEY TRANSFER  
EVALUATION SYSTEMS AND  
METHODS

Art Unit: Unassigned

Examiner: Unassigned

PRELIMINARY AMENDMENT

Box Missing Parts  
Assistant Commissioner for Patents  
U. S. Patent and Trademark Office  
Washington, D.C. 20231

Sir:

Prior to examination of the above-referenced application, please enter the following amendments and remarks which are in response to the *Notice to File Missing Parts of Nonprovisional Application* mailed March 20, 2002.

IN THE SPECIFICATION:

Please substitute the following paragraphs 19, 65, 69, 83, 84 and 85 for these paragraphs in the original specification. A clean copy of these paragraphs is represented herein and a marked-up copy of the substituted paragraphs showing the

The sequence of numbering for the ten drawings (Figs. 8a-8m), as filed, was merely not consecutive.

In order to comply with the Notice of Missing Parts, Applicants have relabeled the drawings under Fig. 8 consecutively. These ten drawings are now labeled Figs. 8a-8j. Enclosed is a complete set of drawings (22 pages, Figs. 1-11) with all consecutive corrections made to Fig. 8 and with all margin corrections as requested in the Notice of Missing Parts. Also enclosed are the previous non-consecutive Figs. 8k and 8m with the figure number changes of 8i and 8j respectively made in red ink. Applicants have modified the specification above to match the relabeled figures.

#### REMARKS

Substitute drawings have been filed to comply with the requests of the Notice to File Missing parts dated March 20, 2002. The specification has been modified above to match the relabeled figures in the drawings. No new matter has been added. Consideration of the subject application as amended is respectfully requested.

#### CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

Member	Rank	Age	Years	Place	Notes
John	1st	25	10	1st	1st
John	2nd	25	10	2nd	2nd
John	3rd	25	10	3rd	3rd
John	4th	25	10	4th	4th
John	5th	25	10	5th	5th
John	6th	25	10	6th	6th
John	7th	25	10	7th	7th
John	8th	25	10	8th	8th
John	9th	25	10	9th	9th
John	10th	25	10	10th	10th
John	11th	25	10	11th	11th
John	12th	25	10	12th	12th
John	13th	25	10	13th	13th
John	14th	25	10	14th	14th
John	15th	25	10	15th	15th
John	16th	25	10	16th	16th
John	17th	25	10	17th	17th
John	18th	25	10	18th	18th
John	19th	25	10	19th	19th
John	20th	25	10	20th	20th
John	21st	25	10	21st	21st
John	22nd	25	10	22nd	22nd
John	23rd	25	10	23rd	23rd
John	24th	25	10	24th	24th
John	25th	25	10	25th	25th
John	26th	25	10	26th	26th
John	27th	25	10	27th	27th
John	28th	25	10	28th	28th
John	29th	25	10	29th	29th
John	30th	25	10	30th	30th
John	31st	25	10	31st	31st
John	32nd	25	10	32nd	32nd
John	33rd	25	10	33rd	33rd
John	34th	25	10	34th	34th
John	35th	25	10	35th	35th
John	36th	25	10	36th	36th
John	37th	25	10	37th	37th
John	38th	25	10	38th	38th
John	39th	25	10	39th	39th
John	40th	25	10	40th	40th
John	41st	25	10	41st	41st
John	42nd	25	10	42nd	42nd
John	43rd	25	10	43rd	43rd
John	44th	25	10	44th	44th
John	45th	25	10	45th	45th
John	46th	25	10	46th	46th
John	47th	25	10	47th	47th
John	48th	25	10	48th	48th
John	49th	25	10	49th	49th
John	50th	25	10	50th	50th
John	51st	25	10	51st	51st
John	52nd	25	10	52nd	52nd
John	53rd	25	10	53rd	53rd
John	54th	25	10	54th	54th
John	55th	25	10	55th	55th
John	56th	25	10	56th	56th
John	57th	25	10	57th	57th
John	58th	25	10	58th	58th
John	59th	25	10	59th	59th
John	60th	25	10	60th	60th
John	61st	25	10	61st	61st
John	62nd	25	10	62nd	62nd
John	63rd	25	10	63rd	63rd
John	64th	25	10	64th	64th
John	65th	25	10	65th	65th
John	66th	25	10	66th	66th
John	67th	25	10	67th	67th
John	68th	25	10	68th	68th
John	69th	25	10	69th	69th
John	70th	25	10	70th	70th
John	71st	25	10	71st	71st
John					

PATENT

Respectfully submitted,



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**VERSION WITH MARKINGS TO SHOW CHANGES MADE**

[19] Figs. 8a-8j [8m] illustrate the reference designator list of Fig. 5 augmented using data from the record of Fig. 4 in accordance with methods illustrated in Figs. 7a-7c;

[65] In conjunction with Figs. 8a-8j [8m], Fig. 7c illustrates one particular embodiment of the present invention where both sPhone 309 and rPhone 337 are compared with phone field 520, sNameLast 301, sNameFirst 307 and rNameLast 329, rNameFirst 333 are compared with name fields 510, 515, first for exact matches and subsequently for phonetic matches. Referring to Fig. 7c, the description proceeds in relation to money transfer record 310 with analysis of the record being reflected in an updated reference designator list 500c as illustrated in Fig. 8a.

[69] The indicators (R0) and (R1) are included for illustration with R0 indicating that the included information was part of the initial reference designator list 500a and R1 indicating the included information was added to the reference designator list 500a from record 310. These designators are for convenience in understanding the following development of reference designator list 500 as it is illustrated in Figs. 8a-8j [8m]. The following development includes use of R0-R10 corresponding to the initial reference designator list 500a and information added to the list from records 310, 315, 320, 325, 330, 335, 340, 345, 350.

[83] This association is accomplished by adding relevant information from record 350 to reference designator 555b. The updated reference designator 555 is illustrated as reference designator 555c on Fig. 8i [8k]. Reference designator 555c includes added sPhone 309 in phone field 520 of reference designator 555c. Further, a new master location in is added in MasterLocationIn field 525 based on the new sAgentNumber 317. Time stamp 535 is updated to sDate 319 because sDate is more recent than the previous time stamp (block 726). With analysis of record 350 complete, it is determined if an additional record is to be analyzed (block 751).

[84] As record 355 remains for analysis, it is retrieved from money transfer record 400 (block 706) and compared with reference designator list 500 as illustrated in Fig. 7c (block 711). As illustrated by Fig. 8i [8k], sPhone 309 of record 355 matches a phone number within phone field 520 of designator 810f (blocks 763,767). Based on this indication, it is determined that record 355 is related to reference designator 810f, thus, record 355 is associated with record designator 810f (block 721).

[85] This association is accomplished by adding relevant information from record 355 to reference designator 810f. The updated reference designator 810 is illustrated as reference designator 810g on Fig. 8j [8m]. Reference designator 810g includes sNameLast 301 and sNameFirst 307 in name fields 510, 515 of reference designator 810g. Further, rPhone 337 is added to phone field 520. Time stamp 535 is not updated as sDate 319 is not more recent than the existing time stamp. With analysis of record 355 complete, it is determined if an additional record is to be analyzed (block 751).

Reference Designator Number	NameLast	NameFirst	Phone	MasterLocationIn	MasterLocationOut	TimeStamp
000000001	Alexander (R0)	John (R0)	7680000000 (R0)	84604 (R0,R8)	14850 (R0,R8,R9)	01/19/2002
	Corporation (R8)	Sales (R8)	5555555555 (R0)	34576 (R9)		
	Jones (R0,R8,R9)	Edward (R0,R9)	5555555554 (R8)			
		Ed (R8)	76543210 (R8,R9)			
000000002			6666666666 (R9)			
	Nelson (R1,R6)	Jack (R1,R5,R6)	1111111111 (R1,R2)	76543 (R1,R2)	89004 (R1,R2)	01/19/2002
	Nelsen (R5)		3333333333 (R1,R4,R7)	89004 (R4)	SA (R4)	
	Smart (R1)	Edna (R1)	1414141414 (R4)	87600 (R5)	76500 (R5)	
		Betty (R7)	1111999999 (R5)	78950 (R6)	09876 (R6)	
	Johnson (R2)	Bob (R2)	6543897000 (R5)			
	Smith (R4)	John (R4)	1111188888 (R6)			
000000003	Fix (R5)	Needmy (R5)	5467844444 (R6)			
	Rose (R6)	Kevin (R6)	5656565656 (R7)			
	Nelson (R3)	Sally (R3)	2222222222 (R3)	865434 (R3)	000102 (R3)	01/18/2002
	Character (R3)	Bert (R3)	7865786578 (R3)			

FIG. 8X 89

500p

Reference Designator Number	NameLast	NameFirst	Phone	MasterLocationIn	MasterLocationOut	TimeStamp
000000001	Alexander (R0)	John (R0)	7680000000 (R0)	84604 (R0,R8)	14850 (R0,R8,R9)	01/19/2002
	Corporation (R8)	Sales (R8)	5555555555 (R0)	34576 (R9)		
	Jones (R0,R8,R9)	Edward (R0,R9)	5555555554 (R8)			
		Ed (R8)	76543210 (R8,R9)			
000000002	Nelson (R1,R6)	Jack (R1,R5,R6)	1111111111 (R1,R2)	76543 (R1, R2)	89004 (R1, R2) SA (R4, R7, R10) 76500 (R5) 09876 (R6)	01/19/2002
	Nelsen (R5)		3333333333 (R1,R4,R7)	89004 (R4)		
	Smart (R1)	Edna (R1)	1414141414 (R4)	87600 (R5)		
		Betty (R7)	1111999999 (R5)	78950 (R6,R10)		
	Johnson (R2)	Bob (R2)	6543897000 (R5)			
	Smith (R4)	John (R4)	1111188888 (R6,R10)			
	Fix (R5)	Needmy (R5)	5467844444 (R6)			
	Rose (R6)	Kevin (R6)	5656565656 (R7)			
	Nielson (R10)	Jackson (R10)	5678123465 (R10)			
	Nelson (R3)	Sally (R3)	2222222222 (R3)	865434 (R3)		
000000003	Character (R3)	Bert (R3)	7865786578 (R3)		000102 (R3)	01/18/2002

555c

810g

820

FIG. 8a